

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-18071-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bernice M. Garcia
521 Jennifer Lane
Vineland, NJ 08360

Social Security No.:
xxx-xx-6607

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/16/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 16, 2025
JAN: har

Jeanne Naughton
Clerk

In re:
Bernice M. Garcia
Debtor

Case No. 23-18071-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 16, 2025

Form ID: 148

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Bernice M. Garcia, 521 Jennifer Lane, Vineland, NJ 08360-7157
cr	+ Cardinal Financial Company, Limited Partnership, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520511002	+ Cardinal Financial Company, Limited Partnership, Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707-7540
520511003	+ Cardinal Financial Company, Limited Partnership, Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707, Cardinal Financial Company, Limited Part Home Point Financial Corporation 29707-7540
520418212	+ Cardinal Financial Company, Limited Partnership, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520133966	+ Jorge Garcia, 521 Jennifer Lane, Vineland, NJ 08360-7157

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	May 16 2025 20:50:00	Kimberly Wilson, Robertson, Anschutz, Schneid Crane et al, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520025021	+ Email/Text: bankruptcy@bbandt.com	May 16 2025 20:51:00	BB&T, PO Box 849, Wilson, NC 27894-0849
520025020	EDI: TSYS2	May 17 2025 00:40:00	Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
520025022	EDI: CITICORP	May 17 2025 00:40:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520025024	+ EDI: CITICORP	May 17 2025 00:40:00	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
520081445	EDI: CITICORP	May 17 2025 00:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520092385	Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520025023	Email/Text: BKCourtNotices@yourmortgageonline.com	May 16 2025 20:51:00	Cardinal Financial Company, Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520025025	EDI: DISCOVER	May 17 2025 00:40:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520031630	EDI: DISCOVER	May 17 2025 00:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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520091571	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:05:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520025026	+ EDI: LENDNGCLUB	May 17 2025 00:40:00	Lending Club, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
520082683	+ EDI: LENDNGCLUB	May 17 2025 00:40:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
520086224	EDI: PRA.COM	May 17 2025 00:40:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520135468	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520146592	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o BANANA REPUBLIC, POB 41067, Norfolk, VA 23541
520146539	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
520133967	Email/Text: claimsdepartment@sunnova.com	May 16 2025 20:50:00	Sunnova Energy Corporation, 20 Greenway Plaza, Suite 540, Houston, TX 77046
520056180	+ Email/Text: bankruptcy@bbandt.com	May 16 2025 20:51:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
520025027	EDI: USAA.COM	May 17 2025 00:40:00	USAA Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520135467	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520135472	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520135473	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Cory Francis Woerner	on behalf of Creditor Cardinal Financial Company Limited Partnership cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Moshe Rothenberg	on behalf of Debtor Bernice M. Garcia moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6